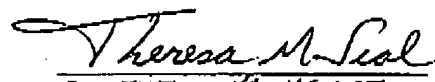


Remarks/Arguments:

1. Replacement drawing sheets denoted figures 1 and 2 have been included and which contain all the reference numbers for indicating the elements of the invention as set forth in the applicant's specification and paragraph 1 of the Examiner's Office action. The replacement drawing sheets are in compliance with 37 CFR 1.121(d), and thus the applicant respectfully requests that they be accepted for inclusion in this case.
2. New claim 3 is patentably distinguishable over Johnson in so far as Johnson does teach, suggest, or claim digitally transferring the photographic image into the memory storage of a digital camera for storage therein, and then transferring the photographic image from the memory storage of the digital camera to the check as part of the check printing process. In view of new claim 3, and additional figure 3 that amplifies and explains the subject matter priorly set forth in the specification, the applicant respectfully request allowance of claims 1 – 3 and passage of the case to full issuance. The applicant has made a good faith effort to meet and overcome all of the examiner's objections, and no new subject matter has been added by this amendment.

Respectfully submitted,


Registration No. 46,177